



Information for Parents Regarding Use of Private Insurance

The Individuals with Disabilities Education Act requires that early intervention services determined necessary by the IFSP team be provided at no cost to the family, unless subject to a schedule of sliding fees under State law. Senate Bill 500, signed into law, effective August 28, 2005, authorized the implementation of a sliding fee scale and the use of private insurance for Missouri First Steps. A family may choose to allow the use of their insurance to cover the cost of certain early intervention services (occupational, physical, and speech therapy and assistive technology services, as specified in Section 376.1218, RSMo.

The following information is being provided to assist you in determining whether to provide consent for the use of your private insurance for early intervention services:

The First Steps system:

- May access a parent's private insurance if the parent provides informed consent.
- May not require parents to sign up for or enroll in private insurance programs in order for their child to receive services through First Steps.
- May not require parents to incur an out-of-pocket expense such as the payment of a deductible or co-pay amount for occupational, physical, or speech therapy or assistive technology services provided by First Steps.
- May not use a child's insurance benefits, unless the parent consents, if that use would
 1. decrease available lifetime coverage or any other insured benefit
 2. result in the family paying for services that would otherwise be covered by the public insurance program
 3. increase premiums or lead to the discontinuation of insurance
- Must inform parents that their refusal to permit the First Steps to access their private insurance does not relieve First Steps of its responsibility to ensure that all required services are provided.



Parental Consent for Use of Private Insurance to cover early intervention services

I have reviewed and understand the information covered in the document “Information for Parents Regarding Use of Private Insurance.”

I understand that:

- Medicaid will not pay for claims if I refuse to allow use of my private insurance.
- Access to my private insurance coverage is voluntary and in effect until I revoke or change this consent which I may do at any time by contacting my service coordinator.
- Use of my insurance to cover First Steps occupational, physical and speech therapy and assistive technology may impact lifetime aggregate maximum coverage specified in my policy or health benefit plan.
- First Steps will pay all deductible and/or co-payments related to these services.
- If I do not give First Steps consent to access my state-mandated private insurance coverage for occupational, physical and speech therapy and assistive technology, I will be placed on the sliding scale of monthly participation fees at the highest rate allowed by state law (\$100 per month) if I am determined by my service coordinator to have “an ability to pay” based on financial documentation I provide.
- I will not be required to complete any additional claims paperwork in order for the Central Finance Office (CFO) to bill my insurance carrier.
- The CFO will bill my insurance carrier on behalf of First Steps.

Private Insurance Consent:

I hereby provide consent for the First Steps Early Intervention System to access my private insurance for occupational, physical and speech therapy, and assistive technology services if listed as early intervention services on my child’s Individualized Family Service Plan (IFSP).

Parent/Legal Guardian Signature: _____ Date: _____

Child’s Name: _____ Date of Birth: _____

Child’s Name: _____ Date of Birth: _____

Child’s Name: _____ Date of Birth: _____

* I do not have Private Insurance: _____ Date: _____
Parent/Legal Guardian Signature

A copy of the Parent’s Rights Statement is enclosed.

If you need assistance in understanding the provisions of the Parent’s Rights Statement, you may contact the Special Education Compliance Section, Department of Elementary and Secondary Education at (573) 751-0699 or (573) 751-0186 or via e-mail at webreplyspeco@dese.mo.gov.